

Chip in to take advantage of federal CHIP opportunities

By BETH SIRR - IR Your Turn - 02/11/04

Montana has 22,000 children who are uninsured and could qualify for the Children's Health Insurance Program (CHIP). Recently the Government Performance Project report criticized our underfunding of CHIP.

State officials responded publicly that the report was "inaccurate" because the governor had recently eliminated the waiting list for CHIP. True enough on its face. The 22,000 kids eligible for CHIP aren't on a list. Lists are powerful. Names personalize suffering. Suffering children are a political liability. Governments disinclined to address their suffering discourage list making.

Are there solutions? You bet. CHIP works like this: a state invests \$1 in children's health care and gets \$4 from the feds. The federal government wants to help kids with health care because mountains of evidence from economists, the Institute of Medicine, and the World Health Organization have documented quantifiable benefits proving such investment pays off big immediately and years later for state economies.

The University of Chicago's Dr. James Heckman, the 2000 Nobel Laureate in Economics, found a rate of return of \$9 for every dollar invested in a child through programs like CHIP and Head Start. The "return" for the kids who received services was in the form of "future earnings, taxes, savings to schools, the criminal justice system, and welfare." In its Street Smart Economics publication this month, the Montana Economic Outlook Seminar reported that "investment in children's health and development offers some of the best returns to public investments in a state's economy."

So is Montana doing all it can to invest in its economy? Public records show the following failures with CHIP. Montana "returned" over \$4 million to the feds in unused federal CHIP funds in 2003, despite having 22,000 children eligible for

CHIP. Our CHIP money then became available to other states to care for their children. Currently, \$22 million in untapped federal funds are available to Montana for CHIP and an additional \$2 billion is available in a shared pool Montana could draw on for CHIP funding. Because of evidence proving CHIP funding is good for their economies and their people, many states maximize their CHIP programs, covering all children and their parents at and under 200 percent of poverty. Montana's legislature has chosen to cap access to CHIP to children under 150% of poverty and to ration access to CHIP by underfunding the program. According to data collected by Steve Seninger, PhD economist, the result is 35,500 federally eligible, uninsured, Montana children going without CHIP in 2003. CHIP costs Montana 79 cents/day/child.

Need CHIP? Contact their office at 406-444-6971 or 877-543-7669.

Interested in helping CHIP directly? Contact Mary Noel at 444-6992 or CHIP@state.mt.us, and ask about "Chip In," an opportunity to make a tax deductible contribution and help some kids access the health care they need.

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